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ATTORNEYS FOR FORD MOTOR CREDIT COMPANY LLC

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

IN RE:	§	
	§	
CHARLES & STACY FRAZER,	§	CASE NO. 14-70016-HDH-13
DEBTORS	§	
	§	
CHARLES & STACY FRAZER,	§	Objection to Confirmation
	§	Set:
MOVANTS	§	<b>MARCH 12, 2014 AT 8:30 A.M.</b>
	§	
VS.	§	
	§	
FORD MOTOR CREDIT COMPANY LLC,	§	
RESPONDENT	§	

**OBJECTION TO CONFIRMATION**

TO THE HONORABLE U.S. BANKRUPTCY JUDGE:

COMES NOW, Ford Motor Credit Company LLC, Creditor, objecting to the confirmation of the Chapter 13 Plan proposed by Charles & Stacy Frazer ("Debtors") and for cause of action would respectfully show the Court as follows:

1. Creditor has a perfected security interest in a 2013 Ford F150, vehicle identification number 1FTFW1CT5DFC87522. As of the date of filing, Creditor was owed \$38,851.78.

2. Section IV of the Debtors' Chapter 13 Plan states that secured creditors, listed in Sections D, E(1), and E(2) of this plan will receive payments as set-out in the "Adequate Protection Disbursements" until the attorney fees set-out in Section C are paid in full. This is unacceptable to Creditor. Adequate Protection Disbursements are payments made to the Creditor until confirmation

of the Chapter 13 Plan. Once the Plan confirms, Creditor is entitled to regular full trustee disbursements in set and equal monthly disbursements made by the Chapter 13 Trustee following confirmation pursuant to 11 U.S.C. §1325(2)(5)(B)(iii)(I). What counsel for the Debtors are attempting by this language is a violation of the statutory provisions.

WHEREFORE, PREMISES CONSIDERED, Creditor prays for an Order of this Court:

1. Denying confirmation of Debtors' Chapter 13 Plan as proposed; and
2. For such other and further relief, both general and specific, to which Creditor may show itself justly entitled.

Respectfully submitted,

/s/ Stephen G. Wilcox

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CREDIT COMPANY LLC

#### **CERTIFICATE OF CONFERENCE**

I, the undersigned, hereby certify that prior to the filing of this Objection, I did the following:

My office contacted Debtor(s) attorney or Debtor(s) attorney(s) assistant and was advised that there was opposition to the Objection.

/s/ Stephen G. Wilcox

Stephen G. Wilcox,

Clare Russell

#### **CERTIFICATE OF SERVICE**

This is to certify that a true and correct copy of the foregoing Objection to Confirmation was served by FIRST CLASS MAIL, POSTAGE PRE-PAID on:

Charles & Stacy Frazer  
2920 Kyle Cove  
Wichita Falls, TX 76308

and ELECTRONICALLY SERVED on:

Monte White  
Hamilton Place  
1106 Brook Avenue  
Wichita Falls, TX 76301

Walter O'Cheskey  
6308 Iola Avenue  
Lubbock, TX 79424

Office of the U.S. Trustee  
1100 Commerce, Room 976  
Dallas, Texas 75242-1496

Dated on February 10, 2014.

/s/ Stephen G. Wilcox  
Stephen G. Wilcox,  
Clare Russell

1702/34314/364167